

there  
for you

supporting UNISON members  
when life gets tough



An information and advice guide

## Flooding

Information guide for UNISON members affected by  
or worried about flooding

There for You has issued the following guidance for members and to assist branch officers in advising them.

## Practical advice

- Keep all drains and gutters clear of debris. During high rainfall, blocked gutters etc increase the possibility of water damage to your home.
- Back up your computer to avoid the loss of any sentimental material (such as family photos). Water damage could wipe your computer's hard drive.
- It's a good idea to keep an emergency kit ready and ensure it is kept somewhere easy to get to.
- If you are flooded ensure the mains power supply is switched off. Make sure your main power, gas and water supplies are checked by a reputable and fully qualified tradesman before reconnecting.
- If there is the possibility of further flooding you should contact the Environment Agency Floodline on **0345 988 1188** for advice on current river conditions or listen to local radio.



### Any kit should include:

- A torch
- Candles
- Matches / a lighter
- Canned food and portable cooking equipment
- Bottled water
- Portable radio, along with spare batteries
- Blankets
- A list of local emergency numbers (e.g. the council)
- Your Insurance details
- A first aid kit

- Keep important contact details, such as insurance documents, in a waterproof plastic bag.
- If safe and practical to do so move property to higher floors.
- Be prepared to turn off the gas, electricity and water at the mains.
- Always wear waterproof gloves when handling soiled items, as flood water often includes sewage.
- Once the flood water has begun to recede if the weather permits open all windows during the day.
- Drying out properties is quite complex so listen to the advice given by the experts (normally a restoration company appointed by your Insurer).
- If a restoration company has supplied dehumidifiers make sure to use them as instructed – switching them off will affect how long it takes your property to dry out.
- Fridges and freezers should be cleaned out as soon as possible and any food thrown away. If you have the relevant insurance cover, remember to keep a list of the food items for your claim and take photographs.

- Store damaged furniture and fittings in a dry place – they may have a salvage value or be repairable and will certainly need to be inspected by the insurance company.
- Moisture from damaged items can be absorbed by the undamaged items so make sure you keep the two separate.
- Once the floodwater has receded remember it may be contaminated. Be careful what you touch and look out for signs of pollution.
- If you have to go on a journey, consider your route carefully and listen to the local radio station for weather and traffic updates.
- Some utility providers have set up charitable trust funds that can help by providing their customers with grants towards electricity or gas arrears. In some circumstances they may also give grants towards other essential payments or essential household items.

## Insurance advice

- Members should ring their insurance company as soon as possible. Many have emergency help lines to arrange for restoration and/or repairs to be carried out as quickly as possible. They will usually send a loss adjuster to look at the property and confirm what repairs and replacements are needed and covered.
- If in rented property, contact the landlord and contents insurance company as soon as possible.
- Temporary emergency repairs at a reasonable cost should be paid by the insurers but make sure you keep all your receipts and take photographs (before and after the repairs are carried out)
- Most household policies will cover reasonable cost of alternative accommodation, up to stated limits, if the property is uninhabitable. Most will also pay an inconvenience allowance if you are staying with families or friends (instead of a hotel) so ask them about this.
- You should always try to salvage your belongings but without putting yourself at personal risk.
- In these special circumstances many insurance companies will be prepared to offer an interim payment to cover the cost of clothes etc.
- Insurers can usually help with the cleaning up and drying out of homes.
- Fully comprehensive motor policies will cover flood damage.
- Take photographs of all damage as this will be useful when submitting your claim
- Ask your insurer if they will help pay for repairs that reduce potential flood damage and therefore reduce costs if it happens again.
- Keep a record of all contact with your insurance company and refer to their websites for more specific information concerning what to do in these circumstances.

## What There for You can do



### Good to know

We can give advice and/or may be able to give assistance to members struggling financially subject to certain criteria.

For example:

- Help towards the cost of replacing household items where there is no contents insurance and essential items have been lost or severely damaged.
- Help to purchase clothing that has been destroyed.
- Emergency help whilst initial assessment of situation is carried out by insurers.

## How to apply for financial support

Applications can be made by downloading the form from the website **[www.unison.org.uk/thereforyou](http://www.unison.org.uk/thereforyou)**, or send an email request to **[thereforyou@unison.co.uk](mailto:thereforyou@unison.co.uk)**.

If you are unsure about whether an application is appropriate and want to discuss your situation then call us on **020 7121 5620** or email us.

Applications should normally be forwarded through the UNISON Branch or a referring agency such as the Citizen's Advice Bureau for example.

You should also visit your local authority website as they will have details of other financial support that may be available.

## Information for policy holders with insurance through UNISON affinity groups

### UIA

Phone lines are staffed 24 hours a day 365 days a year and members should call **01438 518 855**. In times of crisis/surge, calls are 'sifted' to separate members in urgent need from those of a lower priority. In response to serious weather warnings flood victims are immediately referred to the loss adjustors who are similarly geared up to cope.

### LV=

Frizzell will do everything it can to help you as quickly as is practically possible, should you or your home suffer the effects of flooding. Where possible, we'll try and contact you if you are in a known affected flood area however, should you need to make a claim, please contact us as soon as you can on **0800 032 2844** for Home and **0800 032 2577** for Motor, lines are open 24 hours a day, 365 days a year.

## Useful contacts and resources

### England & Wales

#### **[www.environment-agency.gov.uk](http://www.environment-agency.gov.uk)**

The Environment Agency has updates on severe flood warnings and which parts of England and Wales are likely to see flooding. Also contains advice for keeping safe and protecting property including:

- How to plan ahead to prevent flood damage
- Protecting your home against flooding – practical advice on steps to take

Floodline – **0345 988 1188**.

Get 24 hour flood warnings by phone, text or email Minicom – **03702 422 549**

Floodline type talk – **0845 602 6340**

### Northern Ireland

#### **[www.nidirect.gov.uk/flooding-in-your-area](http://www.nidirect.gov.uk/flooding-in-your-area)**

For the latest and up to date information about the risk of flooding and practical steps that can be taken to minimise damage.

Flood incident line **0300 2000 100**  
– 24 hour help line.

### Scotland

#### **[www.sepa.org.uk](http://www.sepa.org.uk)**

The Scottish Environment Protection Agency is the flood warning authority in Scotland.

Contact Floodline to hear live flood warning messages for your local area, sign up to receive flood warning messages direct to your phone, or speak to an operator to receive further advice and information or report flooding in an emergency.

Floodline – **0345 988 1188**.

Get 24 hour flood warnings by phone, text or email

### Other

#### **[www.info4local.gov.uk](http://www.info4local.gov.uk)**

The government website info4local offers details of services offered by local government, central government and public bodies.

#### **[www.turn2us.org.uk](http://www.turn2us.org.uk)**

Website which connects people in difficulties with charitable funds providing grants. Lists hundreds of charities including UNISON Welfare.

Visit your local authority website for local information and sources of help.

## Personal flood plan

Name \_\_\_\_\_

☐ **Are you signed up to receive flood warnings?**

If not call your Floodline to see if your area receives free flood warnings.

### What can you do if a flood is expected in your area?

General contact list	Company name	Contact name	Telephone
Floodline			
Electricity provider			
Gas provider			
Water company			
Telephone provider			
Insurance company and policy number			
Local council			
Local radio station			
Travel/weather info			

### Key locations

Service cut-off	Description of location
Electricity	
Gas	
Water	

### Who can help/who can you help?

Relationship	Name	Contact details	Telephone
Relative			
Friend/neighbour			

*Adapted from Environment Agency – Practical advice to help you create a flood plan*

**What can I do NOW?**

- ☐ Put important documents out of flood risk and protect in polythene
- ☐ Look at the best way of stopping floodwater entering your property
- ☐ Find out where you can get sandbags
- ☐ Identify what you would need to take with you if you had to leave your home
- ☐ Check your insurance covers you for flooding
- ☐ Make a flood plan and prepare a flood kit
- ☐ Identify who can help you/ who you can help
- ☐ Understand the flood warning codes

**What can you do if a flood is expected in your area?**

Actions	Location
Home	
Move furniture and electrical items to safety	
Put flood boards, polythene and sandbags in place	
Make a list now of what you can move away from the risk	
Turn off electricity, water, and gas supplies	
Roll up carpets and rugs	
Unless you have time to remove them hang curtains over rods	
Move sentimental items to safety	
Put important documents in polythene bags and move to safety	
Garden and outside	
Move your car out of the flood risk area	
Move any large or loose items or weigh them down	
Evacuation – Prepare a flood kit in advance	
Inform your family or friends that you may need to leave your home	
Get your flood kit together and include a torch, warm and waterproof clothing, water, food, medication, toys for children and pets, rubber gloves and wellingtons	

*There are a range of flood protection products on the market to help you protect your property from flood damage. A directory of these is available from the **National Flood Forum** at [www.bluepages.org.uk](http://www.bluepages.org.uk)*

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There for You – supporting UNISON members when life gets tough

Tel: 020 7121 5620

[www.unison.org.uk/thereforyou](http://www.unison.org.uk/thereforyou)



There for you is the working name of UNISON Welfare, a registered charity supported by UNISON the trade union. Registered charity no.1023552/SCO38305